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**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Appl. No.: 10/613,129  
Applicant(s): Ofir et al.  
Filed: July 3, 2003  
Art Unit: 3627  
Examiner: McClellan, James  
Title: VERSATILE NETWORK OPERATIONS CENTER AND NETWORK FOR  
TRANSACTION PROCESSING

Confirmation No.: 7181

SEP 16 2004

Docket No.: 047546/263855  
Customer No.: 00826

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO FIRST OFFICE ACTION**

Sir:

In response to the Office Action dated July 1, 2004, the following arguments are requested for consideration:

**No Amendments to the Claims** are presented.

**Remarks/Arguments** begin on page 2 of this paper.